

FILED
3/29/22 4:57 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: Kristy M. Pastor

Debtor(s).

)
) **Case No. 22-20316 - GLT**
)
) **Chapter 13**
)
X **Related Dkt. No. 29**

ORDER OF COURT
(Check Boxes That Apply)

☐ **Confirming Plan on Final Basis**

☒ **Chapter 13 Plan dated:**
February 17, 2022

☒ **Authorizing Distributions Under Plan**
On Interim Basis Solely as Adequate
Protection

☐ **Amended Chapter 13 dated:**

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$_____, beginning _____. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.
- ☐ B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be

completed until the goals of the Plan have been achieved.

- ☒ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
-
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
-
- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount,

to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:

- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
-
- ☒ K. Additional Terms and Conditions:
- Rocket Mortgage (Cl #8) paid direct by Debtor's NFS on basis that only the NFS is liable for the loan.

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 3/29/22


United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:
Kristy M. Pastor
Debtor

Case No. 22-20316-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 29, 2022

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2022:

Recip ID	Recipient Name and Address
db	+ Kristy M. Pastor, 382 Mansville Road, Ligonier, PA 15658-2064
15462360	Advanced Dermatology, PO Box 947046, Atlanta, GA 30394-7046
15456971	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
15456969	+ Bank of America, Po Box 982238, El Paso, TX 79998-2238
15460856	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15457007	Linda Piotrowsky, 378 Mansfield Road, Ligonier, PA 15658
15457009	+ Macys, Po Box 6789, Sioux Falls, SD 57117-6789
15457019	+ Target, Po Box 673, Minneapolis, MN 55440-0673
15457020	+ Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15457021	+ Washington Area Teachers FCU, 75 Landings Dr, Washington, PA 15301-9409

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 29 2022 23:50:58	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscedi@recoverycorp.com	Mar 29 2022 23:51:05	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15456968	Email/Text: ally@ebn.phinsolutions.com	Mar 29 2022 23:43:00	Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902
15456974	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 29 2022 23:43:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15456973	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 29 2022 23:43:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15456980	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 29 2022 23:51:04	Capital One, AttnL: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15456978	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 29 2022 23:51:04	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15456975	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 29 2022 23:51:09	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15456989	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 29 2022 23:51:01	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15456990	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 29 2022 23:51:06	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15456992	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 29 2022 23:44:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15456991	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

District/off: 0315-2

User: auto

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		Mar 29 2022 23:44:00	Comenity Bank, Po Box 182789, Columbus, OH 43218-2789
15456994	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 29 2022 23:44:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
15456993	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 29 2022 23:44:00	Credit Collection Services, Po Box 447, Norwood, MA 02062-0447
15456997	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 29 2022 23:51:05	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15456995	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 29 2022 23:50:58	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15456999	Email/Text: mrdiscen@discover.com	Mar 29 2022 23:43:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15457010	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 29 2022 23:51:06	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15458953	Email/Text: mrdiscen@discover.com	Mar 29 2022 23:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15457000	+ Email/Text: mrdiscen@discover.com	Mar 29 2022 23:43:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15457003	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 29 2022 23:43:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15457001	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 29 2022 23:43:00	First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15457616	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 29 2022 23:43:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15456981	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 29 2022 23:51:03	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15456985	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 29 2022 23:51:08	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15457006	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 29 2022 23:43:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15457005	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 29 2022 23:43:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15457008	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 29 2022 23:50:59	LVNV Funding LLC, Po Box 10497, Greenville, SC 29603-0497
15458335	Email/PDF: resurgentbknotifications@resurgent.com	Mar 29 2022 23:51:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15457011	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 29 2022 23:44:00	Midland Credit Management LLC, 320 East Big Beaver, Troy, MI 48083-1238
15460598	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 29 2022 23:44:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15457012	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 29 2022 23:44:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15457014	Email/Text: blegal@phfa.org	Mar 29 2022 23:44:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
15457015	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 29 2022 23:50:58	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15457016	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 29 2022 23:50:59	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15457013	+ Email/Text: blegal@phfa.org	Mar 29 2022 23:44:00	Pennsylvania Housing Finance Agency, 211 N Front Street, Harrisburg, PA 17101-1406

District/off: 0315-2

User: auto

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15463875	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 29 2022 23:44:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
15457352	+ Email/PDF: gecsedl@recoverycorp.com	Mar 29 2022 23:51:04	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15457017	+ Email/PDF: gecsedl@recoverycorp.com	Mar 29 2022 23:50:58	Synchrony/PayPal Credit, Po Box 965005, Orlando, FL 32896-5005
15457018	+ Email/PDF: gecsedl@recoverycorp.com	Mar 29 2022 23:50:58	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15457020	+ Email/Text: bncmail@w-legal.com	Mar 29 2022 23:43:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15457019	+ Email/Text: bncmail@w-legal.com	Mar 29 2022 23:43:00	Target, Po Box 673, Minneapolis, MN 55440-0673

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC
15456972	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
15456970	*+	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15456979	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15456976	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15456977	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15456998	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15456996	*+	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15457004	*+	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15457002	*+	First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15456982	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
15456983	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
15456984	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
15456986	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15456987	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15456988	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850

TOTAL: 1 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2022

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: auto

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Kristy M. Pastor chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 4